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ABSTRACT

This issue of the official magazine of the U.S. Department of Housing and Urban Development (HUD) is written to stimulate nationwide interest in solving housing and urban problems by dealing with housing alternatives available to the elderly, e.g., shared housing and small group homes. HUD policies which help the elderly to maintain or upgrade their homes are examined. Other articles describe the Elderly Services Delivery System in Fort Lauderdale, Florida, and the HUD economic development program in Buffalo, New York. The concerns of the elderly voiced at various HUD forums are discussed and a summary of HUD housing units for the elderly is included. (JAC)

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Challenge!

Reprint

Housing the Elderly —
Alternative Approaches

Evon H. Ervin, Editor

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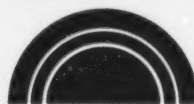
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Looking Ahead



Retirees Detail Housing Needs

One of the fastest growing segments of the American population is the 55-and-over age group. Last year, for example, some 45.4 million Americans reached this age bracket; by the year 2030, almost 30 percent of America's total population will be 55 and over.

In January 1980, the Federal National Mortgage Association (FNMA) sponsored a symposium designed to focus increased national attention on the housing needs of the retired (See *Challenge!* December 1978). Called Forum III, the symposium was attended by 120 middle-income retirees, who were selected from among 1,158 persons who had responded to an earlier request from FNMA to write about their housing needs and preferences. The attendees came from every State and had worked in every major area of the economy before they retired. Enthusiasm abounded among the 12 discussion groups.

Financial security and maintaining their independence were the major concerns expressed by the participants. They talked about their present housing, whether they were content with it, and whether they might need to move. Home maintenance (upkeep) was cited as the number one force that impels retirees to move. Participants indicated they need less space than their present quarters provide, and expressed a preference for four rooms or less in their next living unit.

Some participants expressed concern about the increased emphasis being placed on the special needs of the handicapped and those in need of substantial housing. High-rises were found to be forbidding; retirement villages were viewed as too expensive; and mobile homes were criticized for lack of bulk storage space. However, mobile homes were considered one of the most sensible and most economical for retired people. Some did not want to live only among other older people. One participant said a retirement village "takes you out of the mainstream of society and you're limited. . . . the age limit is 55 years and up."

After discussing the basic concept of retirement living, the symposium participants were asked to walk through a house, to be designed especially for retirement living, and express their needs and preferences room by room.

Following are some of the recommendations offered:

- The kitchen was regarded as the most important room in the house. The majority of retirees want some type of separation between the kitchen and living-dining space. Unanimously, they wanted the upper cabinets to be lower, thereby avoiding the use of a stool or ladder.
- Costs permitting, they would prefer laundry equipment to be located in their apartment and would accept any location where space is available *except* an entry hall closet.

- A bedroom is desirable even for single retirees.
- While they agreed that a walk-in shower with a seat is safer for the elderly, most participants wanted a tub with a shower. Non-slip tub bottoms were declared a "must" and a grab bar at the bathtub is desired.
- They complained of lack of storage space. They did agree, however, that the more space provided the more things they accumulate.
- The style and design of the main entrance door seemed to be of less concern to the participants than its safety features. They suggested it be equipped with a peephole or one-way glass in the upper panel. Sliding glass doors had few supporters. Interior doors should be wide enough to accommodate the use of a wheel chair.

Many participants were concerned about what is happening to the current and future supply of rental housing for the retired. They feel that lower-rent apartment buildings, which often house a large number of older people, are being hastily converted to condominiums for quick profits. While the participants recognized the rights of property owners, they believe owners should be more considerate of present tenants and provide them with more information when condominium conversion is planned. The participants also believe that tenants have certain rights which should be clarified and expanded through stricter conversion regulation.

There are three important findings concerning retirees and their present or future homes as a result of Forum III. First, there is a significant housing market made up of middle-income retirees and it is growing at a fast pace. Secondly, retired Americans do have very real preferences and desires concerning their retirement home and, within obvious cost limitations, retirees want their preferences incorporated into their homes. Thirdly, the type of home that retirees prefer and can afford is not currently being built in any significant quantity.

The findings of Forum III have been published in a report entitled "Housing for the Retired," which is available for \$3.50 from the Federal National Mortgage Association, 3900 Wisconsin Ave., N.W., Washington, D.C. 20016.

Monument to Senior Power

Downtown Washington, D.C., will be the site of the new National Senior Citizens Center. The building, purchased by the National Council of Senior Citizens (NCSC), will be the Council's official headquarters. From its new location at 925 15th Street, NCSC will carry on the work it has been performing for the past 20 years on behalf of older Americans. A building fund has been established, with a goal of \$1 million to be raised by next June when the Center will be ready for occupancy.

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13 Helping the Elderly Repair Their Homes — Housing maintenance — an expensive proposition — has serious implications for elderly households, and the low- and fixed-income elderly in particular. Neil Mayer offers some theories that address this problem in this issue of *Challenge!*

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21 Elderly Services Delivery System — Ft. Lauderdale (Fla.) — ESDS is far from being a household name. But to the elderly tenants of public housing and Section 8 housing in Ft. Lauderdale, Fla., it means the difference between independent living and a nursing home. Through cooperative efforts of the Housing Authority of the City of Ft. Lauderdale, community based services and other service resources, very special needs are being met with unusual success.

26 HUD Dollars in Economic Development in Buffalo — With aggressive use of HUD dollars, including Urban Development Action Grant funds (UDAG), the City of Buffalo is "turning the corner" in revitalizing its downtown, residential, industrial and office and retail areas.

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Shared Living for Elders: A Viable Alternative

by Mary Ann Wilner and Janet L. Witkin

How and where to house the elderly have always been viewed as "a problem" by legislators, social policymakers and community leaders in this country. Where can space be found? Who will pay for the housing, much less the needed medical and social services? And, what can be done with the older people once their shelter needs have been satisfied?

These have been plaguing questions, answered all too often with institutional responses. The problems have been exacerbated by increased inflation and medical and food costs, coupled with the crippled housing industry.

A new movement is taking hold in communities throughout the Nation. Instead of the professional planners deciding what is to be done with this growing population of older people, many senior citizens are beginning to decide for themselves where they will live, whom they will live with, and how they will spend their time. They are taking action to combat the frequent loneliness and difficulties of old age.

How is this possible and where is it happening?

It is occurring next door, across the street, or on the abandoned farm down the road. It is the result of a slow, painstaking process, often initiated by older people and augmented by others of all ages who are interested in developing alternative

housing choices for themselves and for their elderly neighbors. And it is happening on a very small, very human scale.

Small groups of people in existing communities are working with each other to buy or rent existing older houses, fix them up, and create "families." The secret seems to be the small scale of the projects in combination with the flexibility and active participation of the residents. The development process and daily governing process take time, patience, compromise, skill, and, most important, human interaction and compassion.

Participants in a successful shared living arrangement are Ben Himil (left) and Victor Arkin (right). Himil is in his nineties and Arkin his eighties. For three years they have shared a two-bedroom, one bath apartment in Venice, Calif.

Who are the Residents?

The residents are people who have been frustrated in their housing needs. They have been living alone or with family, with others with whom they are incompatible in a house which was too costly, too large or too cumbersome.

They are lonely and may have difficulties with mobility. They have been too far away from doctors, transportation, food or friends. They want to share their lives with others and develop new skills, but fear all the changes. They are still independent, mentally alert and have no need for constant medical attention, daily prepared meals, or nursing assistance.

Back Bay Aging Concerns Committee (Boston)

The Back Bay Aging Concerns Committee is a multid denominational, intergenerational community organization in Boston, Massachusetts. In 1977, it organized a corps of volunteers to help a 93-year-old Back Bay resident, Mr. Reed, to remain in his own home. Reed had, years before, accepted eight tenants into his large family home to help him pay for the upkeep. However, by the age of 93, he was in need of personal assistance in order to remain in his own home and familiar neighborhood.

Eventually, Reed's lawyer found a buyer and Reed went to a suburban nursing home to live. The eight elderly tenants were forced to vacate the house and to leave the neighborhood, having been unable to locate suitable affordable housing nearby.

This situation prompted the Back Bay Aging Concerns Committee to work toward developing an alternative housing arrangement for Back Bay people in need of housing. The group was able to obtain start-up funds from a Title III grant from the Area Agency on Aging to set up a cooperative intergenerational household in the Back Bay area of the city. The group joined forces with the local Grey Panthers and was able to obtain the volunteer assistance and expertise of several professionals in the Boston area. However, throughout the development process, the work was approached cooperatively. The Committee practiced their belief that shared living projects can be developed and administered without "professionals." This cooperative workstyle remains the mainstay of the existing household.

The steering committee of the Back Bay Aging Concerns Committee divided itself into three task forces: one to find a suitable building to rent, lease or buy; a second to find the potential residents; and a third to find financial resources to pay for the building and the accompanying services. At this juncture the group hired a full time director.

Due to the speculation in the real estate market and the potential threat of eviction from a rented building, the group decided to buy. They were fortunate to find a structure near public transportation, with an elevator on site. The old townhouse which they bought had a rooming house license. This was a stroke of good luck since local zoning regulations frequently pose major deterrents to developing group houses in residential communities. The group also found funds for the downpayment. They had submitted grant proposals to several local foundations and were able to obtain all but \$11,000 of the downpayment. A local church group provided the necessary remaining funds.

Attracting and choosing residents remained the final unsolved problem. Notice of the project was placed in local newspapers, on radio and through senior citizen and community organizations. Space, privacy, location and physical amenities were all critical in attracting residents. It was difficult to convey the social environment which they were trying to develop. After many coffee hours, meetings and interviews, the committee accepted five residents, (who themselves began to meet on a regular basis) to join the committee's decisionmaking and complete the resident selection process.





"Seniors are hard-pressed to discover how to survive in this painfully tight housing market."

The existing boarding house tenants were allowed to remain in the building as long as they desired. In fact, three of them still reside there. One of the three has joined the other 12 people participating in the communal social structure of the house. Two of the residents are a younger couple, the house facilitators, who join the residents in running the house. There is also one younger woman who is physically handicapped.

What Makes This Successful?

Most of the residents claim that, at first, they were fearful. They were all strangers to each other and had chosen this option simply because it seemed slightly better than other options available to them. None was expecting to find the love and support that have developed. There are some logistical arrangements which keep the house in working order. Each resident must share one task that is within her/his abilities. Attendance is required at one group dinner per week and at the weekly house meeting where all decisions are made. There is a permanent house administrative committee which reports to the Board of Directors of the Back Bay Aging Concerns Committee. However, the house administration committee could potentially be fully composed of residents. The house is truly a self-governing and self-determining entity.

Members of the house help each other with meal preparation, dressing, and other activities, as help is needed. Frailties and illnesses are dealt with as in a family or among good friends. For example, as the handicapped woman becomes increasingly frail from her degenerative illness, she and the other residents will together determine her threshold of endurance and theirs in terms of her remaining a participating resident.

Members of the original Back Bay Aging Concerns Committee feel that they have accomplished what they set out to do. They feel that their success is attributable to the cooperative group process which they used throughout. By its nature such a process will create varying projects responding to the particular needs of the sponsoring organizations, the community and the residents.

Alternative Living for the Aging (Los Angeles)

Alternative Living for the Aging is a nonprofit corporation that evolved in Los Angeles to meet a particular housing need. Three-and-a-half years ago, Janet Witkin, presently Executive Director of Alternative Living for the Aging, Inc., was transporting teenagers from a reform Jewish Temple, Temple Isaiah, to visit some elderly people who resided in a board and care home in the Beverly-Fairfax area of Los Angeles. The visitors asked some of the active, alert residents why they had moved into a board and care home. Sam, age 82, said that he was no

longer able to care for his wife at home and had to place her in a convalescent hospital. Consequently he had not been eating well and his doctor suggested he move into a board and care home. He had given up his collection of Yiddish literature to move into the home. Another resident, an elderly woman, said that subsequent to a mugging on her street her daughter had suggested she move into a board and care home so she would not be alone.

The executive director of the program had heard about the Weinfeld Group Home in Chicago, where 12 women, average age 82, share six converted townhouses, sponsored by the Chicago Jewish Council for the Elderly. She had also learned of SAGE, Senior Actualization and Growth Explorations, a self-help health program for seniors in Berkeley, California. She considered it a worthwhile venture to combine the two ideas — cooperative living and self-help health program — in Los Angeles.

It was thought that this model project should be near transportation, in an area where seniors would have easy access to all services central to their daily lives. Beverly-Fairfax was selected as the area for the project. The census tract in which the project is located has the highest density of older persons and also of those persons living in poverty of all the census tracts in the city of Los Angeles, as indicated in *State of the City, 1976: Senior Citizen Priorities*, Los Angeles Community Analysis Bureau.

The major thrust of this project is to keep seniors involved with one another and with daily activities by having them assume responsibility in housekeeping, shopping, and interacting with others. It is hoped that this model will create a second family for these seniors — an extended family, a mutually supportive, self-help environment, in which people can age with dignity and a high degree of independence. This project is intended to prove that there are alternatives to living alone and alternatives to institutionalization, particularly, to premature and inappropriate institutionalization.

Ms. Witkin discussed the concept with the Rabbis of Temple Isaiah in Los Angeles as well as with others who were active in gerontology and the Jewish community. They were all eager to pursue the idea. A proposal was submitted to HUD for Community Development Block Grant funds to purchase and rehab an existing apartment building for the purpose of establishing a cooperative living situation for seniors. The necessary funding was awarded. A nonprofit corporation was established in September 1978, with a 49-member board of directors from the community. The board of directors includes people with various types of expertise — attorneys, architects, CPA's, social workers, a psychiatrist, a medical doctor, gerontologists, planners, and business people. Board members have been generous with their time, energy and expertise.

The building has been purchased and the architect has looked at local housing facilities for seniors and talked with experts in the field. He is currently redesigning the building for the project. The building is a large two-story duplex with one large apartment on each floor, and three bedrooms, each with one and a half bathrooms. There is also a large backyard, and an addition to the building is planned. Each resident will have a private room and bath; residents will share socializing areas. It is anticipated that dinners will be shared, and perhaps a cook will be hired. Residents will prepare

their own breakfasts and lunches or take them at one of the several local senior nutrition sites. The building will be open for occupancy by early 1981.

The SAGE group in Berkeley will assist the initial group of senior residents in becoming acquainted with each other, being mutually supportive and establishing a healthy, positive tone for the project. They will also help build self-help health techniques into the residents' groups activities.

Several blocks from the building site is Housing Alternatives for Seniors, a storefront social service project which is funded by the Administration on Aging, Model Projects Division. This organization matches seniors to live together in existing housing. Housing Alternatives for Seniors will also provide supportive social services to the residents of the cooperative living building to facilitate the development of a democratic, mutually supportive self-help environment for these seniors. The program has been well received in the community, where there is currently a less than one percent vacancy factor.

Los Angeles, like many cities in the Nation, has a severe shortage of affordable rental housing. Seniors are hard-pressed to discover how to survive in this painfully tight housing market. Organizations such as Housing Alternatives for Seniors in Los Angeles, Project Match, Inc. in San Jose, and project SHARE in Hempstead, Nassau County, Long Island, N.Y. are successfully matching senior citizens with other older or younger people, to help each other live in economically and emotionally comfortable environments.

Small Group Homes for the Older Adults (Hawaii)

Another approach to the elderly's housing problem exists in Hawaii. Barbara Khurana of Catholic Social Service in Honolulu directs a program called Small Group Homes for the Older Adult.

Khurana, assisted by two social work students, runs five houses in Kaimuki, Kailua, Pauoa, Liliha, and Kameohe. Each house accommodates three to five persons over 50 years of age. Costs per person range from \$133.00 a month to \$230.00 a month for rent and utilities. Each person has a private bedroom.

Catholic Social Service leases the individual houses from their owners (master leasing); Khurana utilizes a standard rental agreement with the landlords. She then draws up an individual rental agreement with each resident. Residents give 30 days notice when leaving the house. Zoning problems are nonexistent.

Khurana visits for about an hour in each potential resident's home before she and the prospective resident go to the group home to meet the other residents. Residents meet prospective residents before they move in. Some of the shared houses have a one-month trial period before rental agreements are signed.

Khurana attempts to match individuals in a particular house so that there is a diversity of physical and emotional abilities. One individual's strengths complement another's infirmities, creating the mix of skills essential to the effective running of a group home. There are no resident managers in the houses. Each house has a weekly house meeting. The residents know whom to call in case of emergency.

People with minimal, not chronic difficulties, are admitted to this program. Some receive homemaker chore service; this service is for the individual, not for the house.

Food is bought in bulk and food donations are received. It is too expensive to shop, cook and do other chores individually. In one particular house, there are Japanese,

Koreans, Samoans and Caucasians. The only problem with this ethnic mix seems to be the food, which is solved in this house by *not* eating communally.

In each of these five houses, there are loners — people who have been alone all of their lives. These are the people who might, for lack of alternatives, enter institutions. Most of the people in the five houses do not have children.

Overnight guests are cleared with other house members. Two weeks is suggested as a maximum stay for a guest but the ultimate decision rests with the individual house and its residents.

Private charitable trusts provide the minimal financing for this project.

Conclusion

Although the development process is lengthy, uncertain and unique to the community being served, there are over 100 shared housing arrangements for the elderly throughout the country. One of them dates back 50 years. Most have been developed within the past decade and are surviving well. David S. Harre, executive director of the Richmond Fellowship in Metropolitan Washington, D.C. has initiated the development of a national network of such programs.



"One individual's strengths complement another's infirmities, creating the mix of skills essential to the effective running of a group home."

The program's value lies in its small scale and potential replicability on a widespread basis. Voluntary social service agencies, fraternal and church groups, as well as local public housing and/or service providers, can adapt it to their needs and establish it in a variety of settings — urban, suburban, small town and rural. It can serve people at all economic levels. The program does not require large capital outlays nor the lengthy lead-time associated with new construction. Although facilities designed for group living can be incorporated in new housing for the elderly, the main thrust of this type of housing/services arrangements is towards using existing housing stock in innovative ways.

What Sources of Funding Are Available?

Sponsors of shared living projects have been as creative in their search for finances as they have been in developing the projects. Development funds have been obtained from bank mortgages, loans from city governments, business contributions, sponsor contributions, community development block grants, church and community contributions, private philanthropy, State shelter housing programs and resident contributions. Rent and service funds

have been amassed from Social Security payments, Supplemental Security Income (SSI) CETA funds, Section 8, Title XX, Food Stamps, the Older Americans Act, Rehabilitation Services Administration, sponsors, and churches and family donations.

Unfortunately, however, many of the existing projects have experienced major difficulties in obtaining these funds. Shared living projects face many financial and legal barriers and biases. For example, often SSI payments are reduced when individuals move into group homes because the value of services provided to residents in the home is considered income. Recipients are thus ineligible for additional supplementation. Some residents have been denied food stamps because they are treated as a family for purposes of determining eligibility. Similar difficulties with Section 8 payments have occurred. Rental subsidies have been determined based on the aggregate income of the residents of the house instead of by individual incomes. Such action would, in effect, eliminate all but the very lowest income residents from participation in Section 8. This would force sponsors to accept residents on the undesirable basis of income.

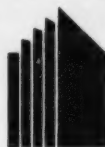
Policy recommendations

It is in the areas mentioned in the preceding paragraph that policy changes need to be made — so that elders are not punished for moving into a shared living situation by losing part of their SSI

payment, food stamps, or Section 8 subsidy. Equitable and just policies must be developed so that people may enhance their lives in ways they choose without incurring economic constraints. Also, more innovative grants could be made available so that a greater variety of shared living arrangements could be explored in the near future.

Ms. Witkin is Executive Director of Alternative Living for the Aging, Inc., a nonprofit corporation in Los Angeles, Calif.

Mr. Wilner attends graduate school at Brandeis University, Boston, Mass.



Book Review

Improving the Elderly's Housing: A Key to Preserving the National Housing Stock and Neighborhoods. Raymond J. Struyk and Beth J. Soldo. Ballinger, Cambridge, Mass., 1980, 325 pp. (\$25.00)

Housing for the elderly has been growing like the proverbial tiger: the more we feed it, the greater the appetite. Some surveys we have conducted indicate that for every resident in HUD-assisted housing for the elderly another potential resident is waiting to get in. And the list does not seem to shrink: rather, the more we build, the longer the waiting list. We will cover the needs of residents for perhaps 100,000 units for the elderly this year alone, perhaps 130,000 individuals, and still the waiting list grows. If we were to build for every potential resident as of today only, the cost could exceed \$75 billion. And this does not take into account the yearly increase among the elderly, which far exceeds the rapidly expanding construction programs. Operating costs, too, are burgeoning. For FY 1980, the elderly are absorbing more than \$2 billion in housing assistance, out of \$5 billion budgeted, and for FY 1981, this cost jumps to nearly \$2.6 billion out of nearly \$6.3 billion.

So what shall we do, and in what direction shall we move?

Like a giant vacuum cleaner, the book sweeps up a mass of data in the field and organizes it for the researcher, the policymaker, or the lobbyist for the elderly. The work of half a dozen organizations was assimilated to produce the 89 tables and 16 figures, which decorate the book like the raisins of a cake. It is further buttressed by the authors' studies published in HUD's "Occasional Papers in Housing and Community Affairs," particularly Volumes 1-3, in which they did much of the demographic and analytic work. Their studies for HUD and the Urban Institute are deeply interwoven into the texture of the book, and lend it substantive strength and depth.

Their approach to the housing needs of the elderly is sophisticated and thoughtful. For example, in the discussion of housing satisfaction they observe:

"Structural, personal, and environmental characteristics may be viewed as a tripod supporting housing satisfaction. The stability of this stand depends on all three legs and each may be adjusted to compensate for deficiencies in the other two. The stand will topple only if problems in one of the legs require adjustments in the other two that exceed their compensating capacity."

They examine many of the factors that contribute to continued occupancy of an owned home: dwelling maintenance activity; social services; location; neighborhood conditions (including perceived security); neighborhood homogeneity. In their analysis, some vital suggestions emerge:

"Older residents in aged neighborhoods also may be an important part of the solution. Because the elderly are likely to be owner-occupants in neighborhoods dominated by rental property, coordinated repair-renovation assistance to older residents is a key to preserving the housing stock and quality of life in aged neighborhoods."

The second half of the book is devoted to public policy, with a detailed review of existing housing neighborhood preservation programs. Each program is evaluated against six criteria, derived from HUD's housing goals: efficient targeting; housing improvement; equal opportunity; preservation of housing stock; cost minimization; and administrative simplicity (such a sensible criterion!). A summary table provides the news we all know: each has strengths and each has weaknesses, but the demand subsidies like Section 8 seem to be most consistently positive in serving the broad aims of meeting HUD's housing objectives.

The social programs that support housing maintenance are then reviewed. Titles III and XX of the Older Americans Act are examined in turn, along with Sections 502 and 504, administered by the Farmers Home Administration, the weatherization program of the Energy Department, and the home repair program for the handicapped. Their conclusion: "In sheer number of programs supported, it is not HUD programs but Title III funds that form the bulwark of support. HUD-supported housing repair services, however, typically reach more individuals and provide greater per-capita expenditures."

In their final chapter, the authors examine some of the holes in Federal programming, suggesting remedies and new ideas. Reverse annuity mortgages (RAM) are discussed in great detail, with a number of variations on the theme presented (conventional RAM, Double RAM, Lifetime Annuity RAM). There are a number of difficulties with the RAM concept, especially the unspoken fear: If I remortgage my home, will I lose it at some future date, forced out on the street in helpless old age? Struyk and Soldo stress the positives that can benefit the typical older homeowner. Still, the unspoken fear is not fully exorcised.

The beauty of their approach is that it is essentially cost-effective, would preserve and strengthen neighborhoods, keep the elderly where they are and where they belong. Furthermore, it concerns the large majority of the elderly, and if implemented, could serve to relieve some of the pressure to construct ever-increasing numbers of new high-rise housing units for the elderly. And, when the elderly finally do move out, a sizeable chunk of the housing stock will be better maintained for further use as family housing. All of these are commendable objectives.

Morton Leeds, Spec. Ass't, on the Elderly, Office of Housing

Helping the Elderly Repair Their Homes

by Neil S. Mayer

How well are elderly homeowners served by federally-supported programs for home repairs and improvements? A recent Urban Institute study, funded by the Administration on Aging, examines elderly homeowners' needs for aid in maintaining or upgrading their homes, the effectiveness of current programs in meeting those needs, and ways to improve that performance.

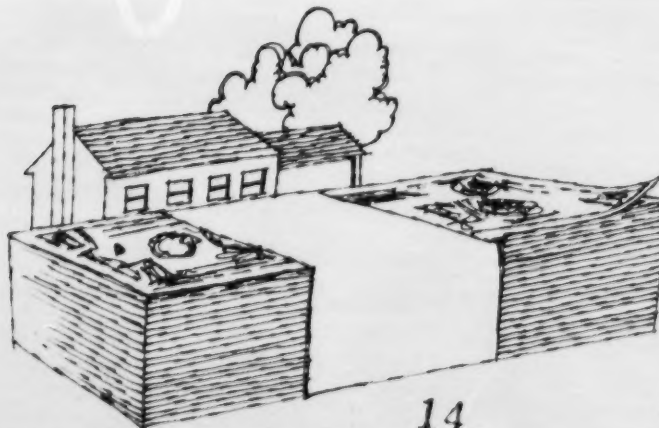
The Federal Government supports a growing set of programs to assist in home repair, through agencies that include HUD, the Farmers Home Administration, the U.S. Department of Energy, and the U.S. Department of Health and Social Services. These programs provide labor and materials, either through loans or grants or directly, along with varying levels of support services to help households accomplish needed repairs.

The elderly (62 years or older) are an extremely important group of potential beneficiaries of these programs. Over 70 percent of elderly households own their own homes, and the almost 12 million elderly homeowners comprise over a quarter of the total homeowner population. Many of the elderly live in houses that are old and in need of repairs; and they often lack the financial means to maintain or upgrade them. In addition, elderly households may have special nonfinancial circumstances that contribute to their difficulty in keeping homes in good repair on their own and/or make them less able to take advantage of Federal assistance.

More generally, elderly homeowners differ both from the nonelderly and among themselves in ways that should influence where home improvement assistance is principally directed. And the various aid programs differ in their ability to serve the elderly, in ways that could guide program design and implementation. A series of conclusions about focusing and structuring overall home repair assistance to meet elderly needs emerges from The Urban Institute's research.

Elderly households deserve a very substantial share of total assistance for home maintenance and rehabilitation. By reasonable standards of housing quality, ability to pay for decent shelter, and actual levels of unassisted expenditure for housing repairs, elderly homeowners have need for aid well beyond their proportion of the total homeowner population. More specifically, considering numbers of households in inadequate housing, the elderly make up over two-fifths of all homeowners potentially in need of assistance. Considering households with both poor housing *and* low incomes, elderly homeowners' needs are three-fifths of the total.

Assistance to elderly homeowners should be heavily concentrated among lower-income households. The age of household heads alone is not a good



indicator of their housing repair needs. At any given income level, elderly households have homes of no worse (indeed better) quality than other homeowners.

But lower-income people of all ages have much higher rates of housing inadequacy than others and spend far less on their own to maintain or improve their homes. And a very high proportion of the elderly are lower income. Therefore, the many elderly homeowners with low incomes and inadequate homes, rather than elderly homeowners more generally, are the appropriate target for aid.

Minority groups among elderly homeowners also deserve special attention, based on measures of need. Elderly minority homeowners are several times more likely to live in deficient homes than nonminority counterparts with similar incomes.

Overall, current Federal programs for helping homeowners maintain and rehabilitate their dwellings fall short of the needs of the elderly – significantly, though not immensely. A more substantial shortcoming appears when the level of housing quality and income is measured against program benefits.

More substantial still is the magnitude of the shortfall of total program efforts compared to the needs of both elderly and nonelderly homeowners. Total resources need to be greater if subgroups are to be more adequately served.

Individual Federal housing repair programs differ very widely in their effectiveness in reaching elderly homeowners. Each of nine programs was analyzed, comparing the elderly's share of participation in the program to their share of need in the broad geographic area where it operated. Elderly shares of assistance vary from far above shares of need to well below them.

The characteristic that most strikingly affects elderly participation in any given program is whether the program provides direct grants or only loans. The clearest evidence is provided by experience under HUD's Section 312 loan and Section 115 grant program as the grant portion was phased out (after 1974). Overall, participation among the elderly



fell sharply despite some modest increase in their involvement in the loan component. Apparently, many elderly homeowners are unwilling and/or financially unable to use loan assistance for home repairs. Grant programs are critical to reaching them with Federal assistance for home maintenance and improvement.

Analysis of the Section 312/115 experience also suggests strongly that inability to afford loans, rather than attitudinal reluctance to borrow, limits elderly participation in loan programs. Grant programs are needed to properly serve the many low income elderly households.

Elderly homeowners have a significant need for programs that provide for substantial rehabilitation, rather than just minor continuing maintenance. It is in areas of basic housing obsolescence (e.g., incomplete plumbing and kitchen facilities, inadequate heating facilities) that elderly homeowners have significantly

higher rates of poor housing conditions than do the nonelderly. While maintenance programs are also important – especially for lower income homeowners – and have been largely neglected in the past, aid for more substantial rehabilitation remains a key component of assistance for the elderly in particular. The small number of Federal grants and loans for major improvements seems inadequate to meet identified needs.

Many elements of locally discretionary program design and operation apparently have significant impact on participation by elderly homeowners.

Federal home repair assistance programs leave great scope for local variation in actual operation. This is true both for programs that are operated essentially at the local level using Federal funds (e.g., programs using Community Development Block Grant funds) and for those operated by local offices of Federal agencies.

The way that program outreach is performed and the level of careful, personalized attention provided at other stages of program involvement (especially application, eligibility determination, and actual work performance stages) are local decisions found to be important in determining

elderly participation. The critical choice between grants and loans is under local control in some programs. In order to increase elderly participation in home repair programs, it is essential to increase our understanding of the role of these and other tools and to share that knowledge with local decisionmakers and administrators.

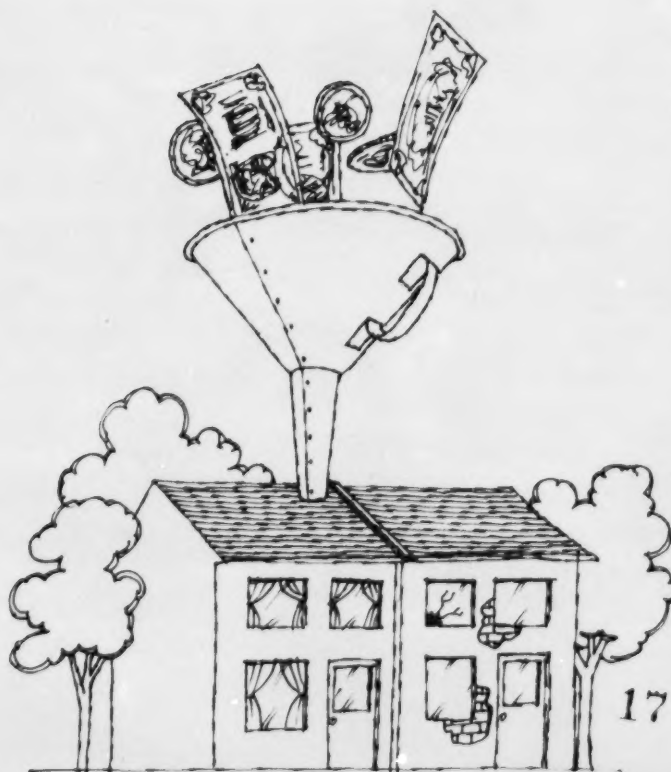
A broad policy implication of many of these conclusions, and other study findings as well, is that further assisting elderly homeowners requires significant commitments of public resources, rather than merely clever redesign or manipulation of current aid. As already indicated, the target group – elderly homeowners with inadequate housing – is very poor. Other study

analyses show that low-income people (of any age) spend much less on maintenance and rehabilitation without aid than do wealthier owners. And even with their lower basic housing costs, most elderly owners with deficient homes would have to pay unreasonably high proportions of income for housing to make average expenditures on repairs. The problem of affordability is intensified by the fact that a significant share of the elderly's housing requires substantial rehabilitation. Private resources of the elderly are simply inadequate.

On the programmatic side, we have seen that many elderly owners cannot or will not participate in programs providing even subsidized loans, and seem to require grants or direct services. Some elderly homeowners have significant equity values in their homes that public action might help convert to cash to substitute for public expenditures. But further investigation shows that elderly households with homes in need of repair generally are not the ones with substantial assets, so that such substitution is an option of limited value. And many of the nonfinancial actions needed to increase elderly participation in programs that are financially useful and attractive to them require personal attention, which can itself be expensive.

Additional dollars, taken either from aid to nonelderly homeowners or from other uses, will, therefore, be necessary to meet a greater share of elderly needs for home repair and improvement. At the same time, costs can be moderated by targeting aid to the elderly subgroups with greater housing and financial problems and by designing programs with sensitivity to special elderly needs.

Mr. Mayer is Senior Research Associate with the Urban Institute.





Warmer homes and lower heating bills next winter for up to one million low-income tenants in federally-subsidized apartments are being offered through two Federal agencies in a coordinated effort to hold down soaring energy costs.

The Department of Energy (DOE) and the Department of Housing and Urban Development (HUD) are combining their resources and needs to "weatherize" the apartments of eligible low-income people, particularly the elderly and the handicapped.

DOE's Weatherization Program offers relief to low-income people struggling to meet accelerating fuel bills by reducing heat loss and conserving energy in their multifamily buildings. A change in program regulations extends weatherization aid to owners of federally-subsidized housing projects if 66 percent of the units are occupied by low-income tenants.

Grants of up to \$1,000 per dwelling unit are available from DOE, through the States, to install insulation, storm windows and doors, caulking, weatherstripping, and other energy-saving improvements.

HUD Assistant Secretary for Housing Lawrence B. Simons said the weatherization program could help save an estimated 8,000 subsidized projects from default and perhaps foreclosure on their HUD-insured mortgages because of skyrocketing fuel bills. The weatherization work itself, he added, might also provide new jobs and job training opportunities for tenants eligible under the Department of Labor's Comprehensive Employment and Training Act (CETA).

The funds are paid direct to those doing the work, with preferences given CETA employees. The DOE regulation changes, however, also permit payment to contractors when CETA-funded labor is unavailable, and in these instances, the per-unit weatherization cost can go up to \$1,600.

Simons said HUD field offices around the country have been urged to utilize the DOE Weatherization Program, and to alert owners of eligible HUD-subsidized projects to apply direct to their State government for this special funding. HUD field offices have listings of State-designated Weatherization Program representatives.

A. Russell Marane was sworn in recently by HUD Secretary Moon Landrieu as General Manager of the New Community Development Corporation. The appointment was confirmed June 15 by the U.S. Senate. Mr. Marane has responsibility for a program which encourages the development of well-planned, diversified and economically sound new communities. Under the program HUD gives a variety of financial and technical assistance to the developers of new communities undertaken in central cities, metropolitan suburbs and rural areas.

Consumers who buy unimproved homesite lots get additional protection under new amendments to Federal legislation designed to curb fraud in the land sales industry, according to the U.S. Department of Housing and Urban Development. New regulations were issued by HUD's Office of Interstate Land Sales Registration (OILSR) implementing major congressional changes in the Interstate Land Sales Full Disclosure Act which was originally enacted in 1968.

The new rules, in addition to improving consumer safeguards, lift some of the costly burden of Federal regulations from some small scale land developers by exempting them from the requirements of the Act.

Developers exempt from the Act under the new rules include those who sell only in the State where the subdivision is located or sell mobile homes and lots together as packages. If developers have subdivisions in standard metropolitan statistical areas (SMSA's), the sales they make to residents of the SMSA's are exempt.

Other portions of the new regulations go into effect next year, making it possible for OILSR to cooperate more fully with its counterpart State agencies. Beginning January 1, 1981, if a State administers a land sales program comparable to OILSR's, the HUD Secretary will certify that State. At that time, developers registered under a certified State program can satisfy OILSR's requirements by filing specific State documents with the HUD Secretary rather than filing separate Federal documents.

Last June HUD announced the publication of a comprehensive but practical guide to buying and maintaining a home.

Entitled the "Homebuyer's Information Package - A Guidebook for Buying and Owning a Home," the 97-page publication was prepared by the HUD Office of Policy Development and Research.

The information package covers eight areas of information. It can be ordered from the Superintendent of Documents, U.S. Government Printing Office, Dept. 32H, Washington, D.C., 20402, for \$4.95. Send check or money order, or give your VISA or Master Charge credit card account number and expiration date, and specify GPO Stock No. 023-000-00508-5.

A free leaflet containing pointers taken from the package also is available. Write Package Pointers, HUD USER, P.O. Box 280, Germantown, Md. 20767.



Julia Land, Houston, Texas



Gerald Terry, Dallas Area Office

Housing for the Elderly – Concerns Voiced at HUD Forums

by Jack Harwell

Escalating rents, condominium conversions and redevelopment in older neighborhoods are taking their toll on the Nation's elderly. HUD officials were told recently in three consumer forums in Dallas, Los Angeles and Hartford,

The forums were aimed at obtaining public comments on the Department's policies in regard to site selection, fair housing and economic integration.

Elderly concerns surfaced early.

For example, Ruth Lee, a representative of the "Operation Bread Basket" program in Houston, Texas, cited two affected areas in that city – the Fourth Ward and The Heights.

The Fourth Ward neighborhood is located immediately west of the downtown Houston skyscrapers, with only a few blocks of land and freeway in between.

The community totals 111 acres and was settled immediately after the Civil War, at least in part, by some of the ancestors of some of the current residents.

Because of its strategic location, the Fourth Ward has become increasingly attractive to real estate developers and

investors, who envision high-rise condominiums where the small frame houses of the poor and elderly now stand.

Many fear displacement.

Ruth Lee said, "The people are now in the process of trying to organize and help themselves, but I don't think they are fighting a battle they can win."

The Heights area of Houston is also one of the older communities in the city.

Lee said some of the homes there have been owned by the same families for four or five generations.

Some of the elderly residents used to rent part of their homes or their garage apartments to other elderly families who paid \$65 to 75 a month rent; but for the most part, this is no longer possible.

Houston's booming growth and population explosion have brought new buyers and renovators to The Heights.



Gwain Wooten, Dallas, Texas

Many homes in the area have been purchased and renovated and taxes have skyrocketed.

Many of the elderly have found they can no longer pay the new taxes. Some have sold their homes and moved. Others have raised the rents on their properties, with the results that other elderly residents were displaced and younger couples who could afford the rental rates moved in.

Irving, Texas

Mrs. Curtis Harmon, Chairman of the Local Americans for Better Environment, says it's the lack of moderately priced single-family homes.

"We're concerned about the senior citizens and the low-income people who don't have proper housing," she said.

Irving is also a high-growth area.

"We would like to see more single-family homes in Irving and we're dedicated to asking for less industrial development," Harmon said. "We have a lot of old homes in the 25- to 30-year bracket that could be fixed up and used. What we need is home-improvement money. The new homes are



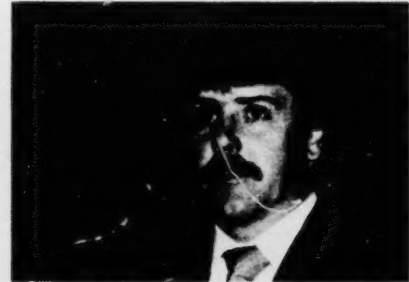
Diane Kaufman, Ft. Worth, Texas

in the \$80,000 to \$150,000 range and not many can afford them. It's important to do something for the lower-income and moderate-income families."

Los Angeles

Elderly concerns were also discussed in Los Angeles. One participant in the consumer forum there said, "People who have lived here 30 to 40 years have had to move elsewhere, without wanting to, but no other recourse was open to them. Families here are doubling up in small two-bedroom apartments or houses just to exist and pay the rent. They live with a shadow of fear hovering over them. It's the fear of being caught and not in compliance with their rental agreement contract."

Representatives of elderly groups were among those who criticized local exclusionary zoning ordinances and recommended that HUD encourage local governments to pursue inclusionary zoning.

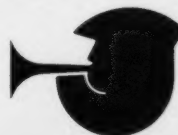


Robert McLaughlin, Albuquerque, N.M.

Another forum participant said: "Seniors on fixed incomes cannot pay inflated rents. On my own knowledge, as a licensed real estate person in the State of California, I have seen the rent on property with no major improvements increase from \$75 per month to \$300 per month. There has been no increase in construction in areas that are affordable by seniors and low-income families."

The director of Senior Housing Assistance in Santa Monica suggested that HUD "subsidize those who would plan creative density, so that present inner-city residents can stay. Subsidize those who will share existing space in under-utilized housing. Subsidize owners of commercial property for attracting additional residential units."

Mr. Harwell is a Neighborhood and Consumer Affairs Specialist in the Dallas Area Office, HUD.



"The processes of purchasing and operating a home have become costly and often complex. At a time of high interest rates and rising operating expenses, it is important that the prospective home buyer have the best possible information available on how to buy wisely and how to make sound decisions in maintaining the home."

Donna Shalala, HUD Assistant Secretary for Policy Development and Research, announcing publication of the "Homebuyer's Information Package - A Guidebook for Buying and Owning a Home," June 2, 1980.

"This innovation in a program that was once limited to housing rehabilitation demonstrates our commitment to provide decent housing, improve the property environment, and also expand consumer choice in the housing market."

HUD Secretary Moon Landrieu announcing program changes (Section 203(k)) designed to improve the existing housing stock, June 10, 1980.

"When it comes to accepting responsibility for conserving energy in buildings, property managers cannot pass the buck. . . . Certainly, architects and engineers have a responsibility to design energy-efficient buildings and building systems, but their influence is limited to new construction and rehabilitation. . . . After the construction phase of a building, architects, engineers, builders and developers no longer have control over its energy consumption. . . . The responsibility for energy conservation in buildings then ultimately rests with those who have ongoing responsibility for operating buildings, that is, property managers. . . ."

E. Robert Miller, President of the Institute of Real Estate Management (IREM).

"Contrary to popular belief, the phenomenon of condominium conversion, thus far, has played only a small part in the reduction of available rental units. Furthermore, the study (*Condominiums and Cooperative Conversions*) shows that a strong and growing desire for homeownership is the usual driving force behind conversion. . . . This study indicates to me that the nationwide shortage of available rental units is due to a variety of reasons. To single out one - be it condominium conversion, rent control, or whatever - may be good for venting frustrations but it doesn't get rental units built. I hope that this study will help focus our energies and attention on the real problem - that of finding ways to encourage the construction of multifamily rental projects, especially for low- and moderate-income persons. . . ."

Secretary Moon Landrieu commenting on release of the first nationwide study on the subject of condominium and cooperative conversions, June 2, 1980.

"While the program (Urban Development Action Grant Program) always gives special consideration to cities which experience a high degree of economic and physical distress, we also are taking special steps to assist cities with special problems. In line with President Carter's request, we will assist in the development of applications from communities severely affected by problems in the automobile industry, and in addition, we will provide on-site assistance to other distressed communities that want to carry out an Action Grant project but have had difficulty in obtaining firm project commitments from the private sector."

HUD Assistant Secretary for Community Planning and Development Robert C. Embry, Jr., commenting on the largest round of awards ever made under the Urban Development Action Grant Program, July 9, 1980.

"Of particular significance is the fact that this practice (of banning children from rental housing units) is on the increase. Our survey shows that in 1974, 17 percent of the rental units were in buildings which had a 'no-children' policy. As of 1980, the figure has increased to 26 percent. The increase reflects two trends: a rise in the number of new buildings implementing such policies and the adoption of 'no-children' policies by buildings which used to accept children."

HUD Assistant Secretary for Policy Development and Research Donna E. Shalala commenting on a HUD-related report titled "Measuring Restrictive Practices Against Children in Rental Housing: A National Perspective," July 11, 1980.

"HUD is setting aside a minimum of \$6 million in contract authority to provide approximately 1,000 units of Section 8 Assisted Housing for low- and moderate-income housing. Minority developers will be given preference in this demonstration. . . . While it is clear we are concerned about people getting the counseling they need to be successful homeowners and renters and we are committed to increasing the Nation's multifamily housing supply, we are just as concerned about maintaining and improving the housing we already have."

Government alone, cannot overcome the challenges we face. But Government working in partnership with others from the public and private sectors can meet America's needs.

Secretary Moon Landrieu at Operation PUSH Convention in New Orleans (July 15, 1980) where he announced a demonstration program to assist minority business enterprises enter the mainstream of the housing industry.

Elderly Services Delivery System – Ft. Lauderdale (Fla.)

by William H. Lindsey and
Bruce Quint

In recent months local community leaders as well as Federal and State officials have had the opportunity to review the elderly Services Delivery System (ESDS) of the Housing Authority in Fort Lauderdale, Florida (FLHA). In all cases the responses have been highly favorable. Responses from those observing the FLHA activities have ranged from "unique, innovative, and profound" to the "FLHA is doing just what needs to be done."

The Commissioners and staff of the FLHA are aware that general reaction to the ESDS is based not on the fact that the Housing Authority "invented the wheel," but that the method by which the types of programs and services were implemented was unique to housing authorities. Of course, it was recognized by most observers that many housing authorities across the country have established many of the service components of the FLHA. However, the basic philosophy adopted by the FLHA also represented a prime factor which has prompted the favorable reviews.

Simply stated, the FLHA assumes the position that housing authorities have a responsibility which goes beyond providing merely bricks and mortar. More importantly, this responsibility is extended to the point that elderly tenants are not asked to leave the housing authority if the project manager feels that these tenants are unable to care for themselves. The administration adopts the position that any strategy that could be employed to prevent premature institutionalization of its elderly who are inappropriately placed in institutions, is a strategy in the best interest of the overall community.

When the strategy was first implemented, some housing authority staff felt that the FLHA would assume the role of a nursing home. However, careful analysis revealed some interesting findings. First, it was discovered that it was often because of

economic as opposed to medical considerations that elderly persons were placed in an institutional setting. Second, it was determined that many housing managers and administrators had excellent credentials in the field of real estate and property management, but their ability to assess the actual capacities of older people to remain independent was limited. Third, it was determined that the Fort Lauderdale community, like most communities, had resource agencies that could provide services which would help the elderly remain in the community. Fourth, it was discovered that the provision of services to the elderly, under the auspices of the FLHA, became an excellent organizing tool whereby the elderly learned how to become better tenants, and were eager to assist with the ongoing maintenance and management of their housing project. Fifth, it was discovered that the surrounding community was more willing to accept the FLHA projects as a viable part of the neighborhood when community service agencies actively supported the tenants. Finally, the result of having a successful housing program has given greater confidence to private developers and financial institutions to seek joint ventures with the FLHA to establish additional housing opportunities.

Alan Apartments

One example which demonstrates the potential of a housing authority to work closely with the private sector in developing elderly housing is the Alan Apartments Project. The Alan Apartments Project is located in the northwest section of Fort Lauderdale and is an example of the U.S. Department of Housing and Urban Development's Section 8 Substantial Rehabilitation Housing

Assistance Payments Program. This project comprises six two-story buildings with each building containing 12 one-bedroom apartments for the elderly. Seven units have been set aside for the disabled. The project also contains a management office and community services spaces.

The specific financing and ownership vehicle for the Alan Apartments is provided for in Section 11B of the HUD regulations. Section 11B provides for the creation of a nonprofit sponsor as an instrumentality of a local housing authority. The instrumentality (nonprofit sponsor) and the relationship with the "parent entity" (Housing Authority) are designed to enable the nonprofit sponsor to utilize the tax exempt bonding capabilities of the local housing authority.

The role of the FLHA or "parent entity" is three-fold: 1) to review and approve the plans, specifications, and development program for construction; 2) to review and approve the financing method, documents, and amounts; and, 3) to manage and operate the project after completion of the construction. The FLHA also established an agreement with the private sponsor to provide financial assistance for supportive social services for the residents.

Among those social services provided are a Title III nutrition program, a home counseling outreach program, homemaker services, home companion services, telephone reassurance, and community health activities. The services are specifically designed to forestall premature nursing home care of the residents, many of whom were selected for

tenanting particularly because of their vulnerability. This latter point is important because housing authorities around the country traditionally abandon residents who cannot care for themselves, and, as stated previously, the thrust of the FLHA activities has been to support activities which enable elderly residents to combat the negative influences of the aging process, and to support the services which enable elderly residents to remain in their homes, even if the residents do not possess all the skills of independent living.

In respect to the concept of developing joint public-private ventures in order to leverage and maximize the impact of assisted housing funds from HUD and the private sector, it should be noted that Alan Apartments is privately owned, publicly managed, and the tax exempt bonds issued through the nonprofit sponsor were purchased by Allstate Insurance Company. The FLHA was aware of the fact that the neighborhood in which the Alan Apartments Project was located was traditionally a slum and blighted area in which FHA mortgage insurance would not be applicable. Therefore, Alan Apartments is currently financed with nonmortgage insured funds which represent the first example of this type of financing arrangement currently in operation in Florida. In addition, the Alan Apartments Project represents a demonstration of what can be accomplished regardless of the surrounding neighborhood structure, provided that the project is planned in a comprehensive manner for both the physical structure and the support services needed for the residents.

This last point is important because most communities seeking to serve the hard-to-reach, at-risk, inner city elderly population tend to avoid initiating programs due to perceived difficulties and uncertainties.

It must be mentioned that because the FLHA serves residential areas that are in some cases slum and blighted, and in other cases in a state of physical, economic, and ethnic transition, the FLHA has developed a program which provides comprehensive services to the residents of surrounding neighborhoods as well as the residents of the FLHA projects. In essence, the FLHA has become a focal point for elderly services in sections of the community which often go unserved. By developing a system of linkages with community resource agencies, the FLHA has demonstrated that housing authorities have the potential to create an efficient and cost effective continuum of community care for low- and moderate-income elderly residents.

Needs Assessment

A fundamental element of the services offered is a needs assessment provided by FLHA staff or a staff member of one of the service agencies listed at the bottom of the chart of services. On the basis of the needs assessment, an elderly person may be offered a combination of center and/or community based services depending on the individual's needs. As a result of ongoing follow-up an individualized service plan can then be modified to include increased, decreased, or more intensive services as needed. The comprehensive nature of this type of approach enables the FLHA to leverage, in an efficient and cost effective manner, the resources of those community service agencies best able to serve the target populations of elderly.

The Housing Authority of the City of Fort Lauderdale, Florida Elderly Services Delivery System

Center Based Services

Social Group Activities

Adult & Child

Adult

Child

Adult

Child

Adult

Child

Adult

Child

Adult

Child

Adult

Child

Adult

Child

Adult

Child

Adult

Child

Adult

Child

Adult

Child

Adult

Child

Social Services

Counseling

Individual & Family

Community

Legal Assistance

Case Management

Health Counseling

Financial

Food Assistance

Job Counseling

Transportation

Volunteer Work

Other

Medical Assistance

Medicare/Medicaid

Medicaid Waiver

Medicaid Reimbursement

Medicaid Eligibility

Medicaid Appeals

Medicaid Enrollment

Medicaid Renewal

Medicaid Termination

Medicaid Reinstatement

Medicaid Appeal

Medicaid Waiver

Medicaid Reimbursement

Community Based Services

Physician-Social Services

Social Work

Family Assistance

Home Care

Individual & Family

Child Assistance

Emergency Assistance

Physician Social Work

Volunteer

Medical Assistance

Medicare/Medicaid

Medicaid Waiver

Medicaid Reimbursement

Medicaid Eligibility

Medicaid Appeals

Medicaid Enrollment

Medicaid Renewal

Medicaid Termination

Medicaid Reinstatement

Medicaid Appeal

Medicaid Waiver

Medicaid Reimbursement

Medicaid Eligibility

Medicaid Appeals

Medicaid Enrollment

Medicaid Renewal

Medicaid Termination

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Medicaid Termination

Medicaid Reinstatement

Medicaid Appeal

Medicaid Waiver

Medicaid Reimbursement

Medicaid Eligibility

Medicaid Appeals

Medicaid Enrollment

Medicaid Renewal

Medicaid Termination

Medicaid Reinstatement

Services Provided

Assessment & Case Management

Assessment & Case Management

Assessment & Case Management

Assessment & Case Management

Assessment & Case Management

Assessment & Case Management

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In addition to the linkages the FLHA has established with community service agencies, the FLHA has also made a concentrated effort to establish a program of informal support services. Informal support services are the types of assistance that family, neighbors, friends, and religious institutions can provide in a community setting. In essence, the spontaneous and personal assistance that family, friends, and neighbors can provide is the type of community support encouraged by the FLHA. By supporting the development of tenant organizations, buddy systems, and neighborhood action committees, the FLHA places a priority on establishing an informal support system. The utilization of professional assistance is a second step when the assistance needs of the elderly go beyond the capabilities of family, friends, and neighbors.

Services

It must be emphasized that an elderly person's degree of functioning is usually related to the aging process. While an elderly person may require any one of the services listed on the chart of services at any given time, a changing pattern of services is needed to meet the elderly person's needs as he or she grows older. Generally, these changing service needs are related to health. For example, elderly people in the 60 to 70 year age range usually require health maintenance

activities which are most concerned with keeping the person mentally and physically fit. In the 70 to 80 year age range many people become more aware of physical losses associated with vision, hearing, and mobility. Therefore, rehabilitation type services are often indicated. After the age of 80, *health management* activities are more common. Services designed to assist a person with the activities of daily living are most pronounced. Some of these activities include home delivered meals, shopping assistance, heavy housework, mental health counseling, and intensive social work follow-up.

While the specific plan of services is based on an individual's life situation, the type of services in the plan dictates the extent to which the FLHA will coordinate its activities with community service agencies or rely on its own staff. It seems that most agencies serving the elderly can effectively address recreation, education, and/or health maintenance needs. However, activities of daily living most associated with maintaining people in their homes prior to institutionalization or directly after a hospital stay are not as effectively provided by community agencies. Therefore, the FLHA staff is most concerned with the latter types of activities.

Public Costs

It should be noted that it costs the government less than \$4,000 per year to support an elderly person in a housing authority apartment. The cost to the government in southeast Florida to maintain a person in an institution is approximately \$20,000 a year. Included in the \$4,000 cost is the rental and housing maintenance subsidy that is administered through the housing authority, as well as the cost of supportive services administered through the community agencies with whom the FLHA has created

linkages. Another important aspect of creating linkages with community agencies is that the FLHA has effectively generated, on a yearly basis, approximately \$250,000 of services sponsored by community agencies with approximately \$20,000 of FLHA operating funds. This means that the FLHA has leveraged more than \$12 in community services for each dollar of operating funds provided by HUD.

Since southeast Florida represents the area in the country which manifests the largest in-migration of elderly, the ability to establish a cost effective system of community based care is especially important.

In sum, the FLHA has accepted as a basic assumption that housing authorities by virtue of law, public purpose, and economic circumstance are in a primary position of responsibility to provide a program of long-term care to the elderly. Furthermore, the FLHA has accepted the fact that as elderly people grow older, the physical environment and social supports necessary for their well being change. Consequently, the FLHA realizes that the extent to which the housing authority controls and structures the residential environment of the elderly tenants determines the degree to which these tenants can be independently maintained in their home as opposed to an institution. In addition, since housing authorities are mandated by law to operate 24 hours a day and seven days a week in community areas which manifest the greatest social and economic needs, housing authorities have a unique opportunity to further the stated purposes of government and private agencies serving the elderly today.

Mr. Lindsey is Executive Director of the Housing Authority of the City of Fort Lauderdale, Fla. Mr. Quint is Director of Planning and Development at the Authority.

International Affairs



Foreign Information Retrieval System (FIRS)

Established in 1944, HUD's Office of International Affairs (OIA) is primarily concerned with information exchange. The objectives of such exchanges are twofold. First, in line with U.S. national policy to provide a decent home and suitable living environment for every American family, OIA facilitates the acquisition of ideas and methods derived from foreign experience which may benefit Americans cities. Secondly, OIA supports U.S. foreign policy through formal and informal agreements for exchange of data with other nations and through participation in multilateral activities which reflect U.S. concerns and responsibilities in the international community.

As data has become more complex, and the volume of material available from abroad has increased, the OIA information system has evolved into a computer-based process called the HUD Foreign Information Retrieval System (HUDFIRS). The system is designed to identify, acquire, process and make available current technical, program and statistical data for dissemination to and use by a wide variety of persons and institutions.

Over the years, OIA has built an extensive collection of documentation on a variety of subjects reflecting a broad range of foreign activities and domestic priorities. This collection is added to daily by receipt of material from international organizations, bilateral partners, national and private institutions and individuals. Bilateral arrangements include exchanges with Canada, Federal Republic of Germany, France, Great Britain, Japan, Mexico, Spain, Sweden and the U.S.S.R. However, informal arrangements result in data from almost every country in the world. International organizations generating valuable data include various elements of the United Nations System – the U.N. Economic Commission for Europe, the Committee on Housing, Building and Planning (ECE/HBP), the U.N. Habitat Centre and the U.N. Environmental Program, as well as the Organization for Economic Cooperation and Development (OECD) and the Committee on Challenges to Modern Society (COMS).

The more than 300 research reports, program documents, bibliographies and other materials processed each month include data on legislation, policy, social services, architecture, engineering, planning, housing and urban finance, urban and housing management, programs for the elderly, handicapped and other special groups, energy systems and conservation, systems and materials, and the myriad of other subjects essential to urban

development today. Because we cannot afford to duplicate research for experiment with the many options available concerning each pressing problem of our cities, this collection of foreign experience is an invaluable tool for those willing to use it. Both the successes and the failures of others allow us to save time, money and manpower in program design, implementation and evaluation.

Each document is evaluated; "key words" are identified; an abstract is prepared; and standard bibliographic data is recorded. Because of the diverse and ever changing terminology used in urban development, HUDFIRS is an "open ended" system, allowing recording and recovery of any desired word or phrase.

Recovery of a given document is based on the use of one or more of several indexes:

- Personal author
- Cooperate author (for our purpose, the institution of origin)
- Report number (reflecting codes used by certain research institutions)
- Key word
- Title
- Bibliographic

Persons wishing to use the system may do so by visiting the office and reviewing the indexes, with OIA staff pulling these documents for immediate study. Researchers requiring a permanent record can be supplied with a limited number of xeroxed pages or, for microfiche items, a set of 98 frame transparencies. Microfiche readers are available for use in the OIA offices.

If the researcher lives outside the Washington area, or is unable to visit the office, telephone or letter requests will result in the generation of a computer printout. Using this bibliography, the user may request specific items from OIA or, time permitting, can seek original documents from the institution of origin. In emergency cases, selected data can be mailed or data provided by telephone on relatively short notice.

For further information write: HUDFIRS, Office of International Affairs, HUD, Room 2118, 451 7th Street, SW, Washington, D.C. 20410 or call (202) 755-5770.

HUD Dollars in Economic Development in Buffalo

by James F. Anderson and
Homer B. Platt



Above & Opposite - Main St. development

The HUD activity in Western New York represents an aggressive program to work in partnership with the local economic development program. In a number of examples, this partnership is accentuated by creative and innovative approaches by the local government in cooperation with the HUD Area Office.

The City of Buffalo is beginning to make a comeback:

Once a major shipping and grain milling center, as well as a leading industrial center, Buffalo has suffered severe losses to its industrial base over the past two decades. The resulting shrinking tax base and loss of jobs have severely weakened the economic viability of the Western New York area and specifically downtown Buffalo.

The city government has begun an aggressive campaign to return the area to a position of positive economic growth.

Downtown

Now open, the 500-room Hilton Hotel is the result of concerted efforts by the city and business community to answer the demand for additional hotel space needed to support the new Buffalo Convention Center. Working closely with major financial institutions, the city was able to assemble a mix of investment capital which effectively lowered the risk associated with the construction of the first downtown hotel in decades. For this project, \$4 million in Urban Development Action Grant (UDAG) funds was used to subsidize construction costs and leverage an additional \$13 million in private financing necessary to build the hotel.

Waterfront Development

Considered by many to be one of the most valuable pieces of undeveloped real estate in the country, Buffalo's downtown waterfront is soon to be transformed into a residential and commercial community unmatched by any in the region.

The parcel being developed consists of 66 acres of prime lakefront property immediately adjacent to the city's central business district. In order to insure optimum development and to maximize visual and economic impact, the city contracted with the American City Corporation, a research and consulting division of the Rouse Company of Columbia, Maryland. The company's role is to review feasibility, to formalize a development strategy and negotiate redevelopment.

Residential Development

Aimed at the growing professional work force in the Buffalo area, the residential component will aim to meet the increasing demand for high quality housing in the central city.

The Buffalo Waterfront Development Corporation is currently reviewing three proposals for development of two high rise condominiums on the waterfront. Two developers have been designated for the first phase of this \$16 million project.

Office/Retail Complex and Restaurants

A four-building office/retail complex containing 218,000 square feet will constitute the commercial core of the Waterfront Village.

The Pioneer Pyramid Group, a major development corporation from Syracuse, has been designated to build the \$15 million Village Center. As approved by the Commercial Development Committee, the complex will be built in two phases, with Phase I consisting of two office/retail buildings scheduled to be completed in December 1980.

The market analysis conducted for the waterfront concluded that the development would support three restaurants, each specialized to meet different markets. The first of these restaurants is now under construction.



Industrial Sites and Facilities

A major thrust of the city's economic development strategy has been the development of competitively priced industrial sites and facilities to satisfy local business physical expansion needs, and to attract other domestic and foreign industries. A critical shortage of suitable, readily available, industrial space has become a major obstacle to economic growth in the Buffalo area. In addition, the high cost of land acquisition, clearance, and infrastructure, further reduces the attractiveness of inner-city sites.

To address this problem, the Division of Economic Development has adopted a comprehensive program to: (1) develop an inventory of ready-to-go industrial acreage, (2) provide special facilities such as small company incubator buildings, and (3) develop a high technology park to accommodate high growth industries. Utilizing Community Development Block Grant (CDBG) development dollars, the city is subsidizing the development of these sites and facilities, reducing their costs to marketable levels. To date, efforts have been concentrated on three main target areas: The New Buffalo Industrial Park, the Riverside Industrial Complex and the High Technology Park.

The New Buffalo Industrial Park

Based on the recommendations of a study conducted by Arthur D. Little, Inc., expansion of the highly successful New Buffalo Industrial Park on William Street has been given high priority by city planners. The intense demand for industrial land by light and medium industrial firms has motivated the city to move quickly on the expansion of the New Buffalo Industrial Park. Final negotiations for the purchase of 50 acres adjacent to Phase I are currently underway.

Riverside Industrial Complex

Located in the city's northwest sector on Rano Street, the Riverside Industrial complex, is a 29-acre sprawling industrial facility which formerly housed the American Standard Plant. In a 1979 transaction with the Truly Magic Corporation, the City of Buffalo purchased nearly 22 acres of the abandoned facility for conversion into a condominium type industrial park. Working with the city's Local Development Corporation, Truly Magic was able to renovate its seven-acre portion of the facility, enabling it to expand production capacity, double employment to 300 employees, and become the anchor tenant for the complex. The city-owned portion, containing 550,000 square feet of building space dispersed throughout

numerous structures, will be renovated with CDBG funds, then sold or leased to manufacturing firms.

The Local Development Corporation, coordinator for the project, is currently reviewing redevelopment plans prepared by William Long & Associates for the conversion of the property and buildings. Redevelopment of the Riverside Industrial Park Complex is tentatively scheduled to begin in the Summer of 1980.

The High Technology Park

Seeking to diversify and strengthen its industrial base, Buffalo has embarked on an action plan to stimulate the development and expansion of research-oriented, high-technology industries identified in various consultant studies as having tremendous potential for rapid growth in the area. The city has begun acquisition of 11 blocks of largely vacant land located in a corridor adjacent to the central business district for development into a high technology and research park.

To date, the city's Division of Economic Development has assisted two firms in their expansion moves into the Park. Using Community Development funds, the LDC was able to leverage the private investment capital necessary to finance the expansion needs of both Nanodata and Comptek, designers and manufacturers of high-powered, computer information systems. Nanodata, the anchor firm for the corridor, has begun renovation of a five-story existing structure, and expects to add 400-500 new jobs over the next three years. Comptek will move its operations early in 1980 to the newly constructed \$2 million Technology Center. Leasing 40,000 square feet of the Center, Comptek expects to increase its work force by 300 positions in 1983.

Upper Main Street Development Corporation

Early in 1979, the City of Buffalo took the action necessary to move the plans for the revitalization of the city's historic theater district off the drawing boards by creating the Upper Main Street Development Corporation. This is a nonprofit Community Development Corporation empowered to implement and coordinate the development plan for this area of downtown.

Staffed with experienced Community Development consultants from the American City Corporation of Baltimore, the Upper Main Street Development Corporation (UMSDC) has spearheaded development efforts for the Theater District Project and acts as the city's agent in the marketing and management of real estate development in the area.

The subject of a comprehensive study by the SUNYAB School of Architecture and Environmental Design and a market analysis by the American City Corporation, both financed with CDBG funds, the Theater District encompasses a 20-block area in downtown Buffalo. Located adjacent to Buffalo's new \$20 million Convention Center, the area has become a major target of the city's redevelopment efforts and is designed to once again become the major theater and entertainment center for the Western New York region.

Utilizing the SUNYAB School of Architecture and Environmental Design study to establish general parameters of development, the UMSDC has been charged with the responsibility for coordinating revitalization of the district, concentrating its efforts on the 600 block of Main Street, site of the district's last active legitimate theaters.

In order to insure controlled and expeditious development of the Theater District, the city used CDBG funds to purchase seven large vacant Main Street

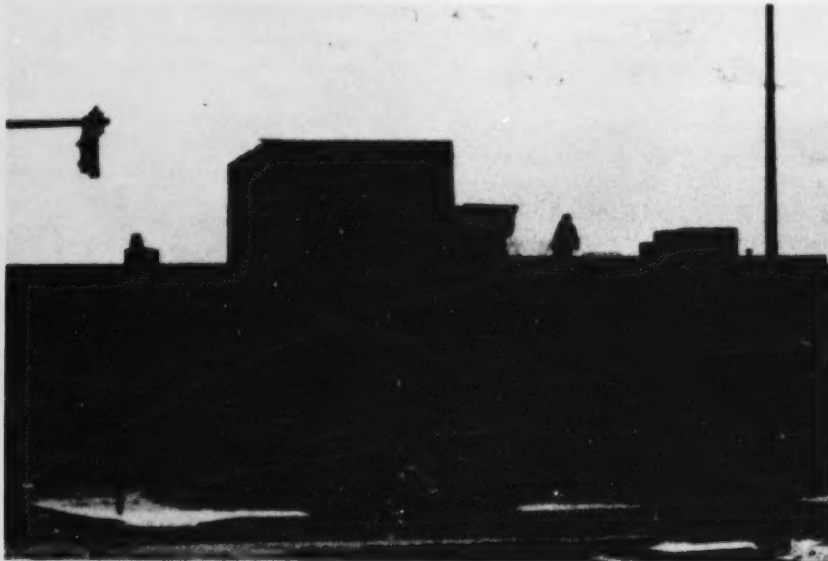
buildings in recent bankruptcy proceedings. In this manner, the Development Corporation will be able to insure compatible uses and maintain quality standards by carefully scrutinizing investment proposals for these buildings. The UMSDC has invested \$160,000 to secure the structures and provide certain maintenance and repair work.

As part of its overall role to foster economic activity in the Theater District, the UMSDC was instrumental in arranging financing for two of these ventures. Working in conjunction with the city's Local Development Corporation, a financial package was completed for the expansion of the Rue Franklin West, one of the finest French restaurants in the City, and the renovation of the old Masonic Lodge into the Macaroni Company.

The Local Development Corporation

In order to stimulate economic growth and increase the job opportunities Buffalo established the Local Development Corporation in May 1978. A not-for-profit development corporation, the LDC was created as the Division of Economic Development's vehicle for assembling the financing needed to retain and attract business to the city. Aware of the difficulty many firms face in obtaining loan capital, the LDC established a capital fund, utilizing CDBG dollars, to assist small and medium sized businesses in securing the financial resources necessary to expand their operations. Limited primarily to the financing of fixed assets, such as the purchase or modernization of facilities and equipment, the funds are utilized to leverage private investment dollars using a guide of three private dollars for each public dollar committed.

Ranked by the National Development Council as the fifth most active loan vehicle of its type in the Nation, Buffalo's



*Above - High Technology Park
(downtown development)
Left - New Buffalo Industrial Park*



LDC loan program has arranged over \$20 million in financial packages since May 1978, leveraging on the average of \$5.5 dollars from private sources for each LDC dollar committed. Since LCD's inception, 22 businesses have been assisted, securing the retention of 1,000 jobs and the creation of over 1,200 new jobs.

Minority Contractor Program

Equally successful has been its Minority Contractor Assistance Program (MCAP). The first program of its kind in the Nation, the MCAP extends lines of credit to qualified minority construction contractors to assist them in obtaining construction contracts. Since NCAP's inception in May 1979, lines of credit totalling \$548,000 have been extended to 27 contractors, allowing them to bid successfully on \$7 million in construction projects. Effectively generating nearly \$13 dollars in contracts for each LDC dollar loaned, the program has expanded opportunities for minority-owned firms, allowing them to participate more fully in the redevelopment of the city. Through this program, it is estimated that approximately 150 construction jobs have been generated for inner-city residents. This program is 100 percent financed with CDBG dollars.

Highlighting the LDC's activities to date has been the successful financing of Nanodata and Comptek, two technology firms whose projected growth (300-500 new jobs each), site, physical facility and capital requirements, presented the LDC with one of its biggest challenges. The companies' expansion needs also provided the LDC the opportunity to launch the development of the city's proposed high-technology corridor adjacent to downtown.

Working in conjunction with the New York State Urban Development Corporation, the U.S. Economic Development Administration, and three private venture capital firms, the LDC

was able to assemble a complex financial package to meet the capital needs of the Nanodata Corporation, a designer and manufacturer of high-powered, multi-use computers. Using CDBG funds, the LDC agreed to grant a deferred loan secured by preferred stock in the amount of \$550,000, with the proceeds used to renovate the Weed Building at the foot of the Technology Park. LDC's investment accounted for 8.4 percent of the financial package, with each LDC dollar effectively leveraging nearly \$11 in other funds.

The success of this financial package not only assured that Nanodata would maintain and expand area operations (creating 400-500 new jobs over the next three years), but also acted as a catalyst for the next development in the high technology corridor - construction of the Buffalo Technical Center.

Now fully constructed, the \$2 million, 55,000 square foot Technical Center, was part of the complex transaction designed to attract Comptek (a designer and manufacturer of computer systems) into the Technology Park. Working with a private developer, the LDC helped finance the Technical Center, constructing a building which could meet the expansion requirements of Comptek, as well as other high technology firms. With new industrial space available, Comptek made the decision to move into the Park, leasing 40,000 square feet in the new structure. To further assist Comptek's expansion, LDC funds were used to grant a \$300,000 deferred loan secured by Comptek preferred stock, with proceeds used to leverage private investments for working capital.

Although these two expansion moves represent major employment gains for the city, equally important to the LDC is the expansion of smaller and medium sized businesses, in line with the overall strategy to diversify and stabilize the city's economic base. Often in conjunction with the SBA's 502 low

interest, long term loan program, recipients represent a broad range of industrial and commercial activity.

Innovative Financing

Development efforts, particularly for small and medium sized firms, often demand creative and innovative types of capital formation in order to finance their expansion needs.

Federal Community Development funds, funneled through the Local Development Corporation, have been an overwhelming success in generating private capital investments and in fostering creation of much needed jobs in the area.

● *Fixed Asset Financing*

To help overcome the shortage of long term fixed asset financing, the LDC utilizes the mechanisms of the Small Business Administration in conjunction with local banks. This program enables the LDC to provide long-term financing at a below market interest rate.

● *Land Reclamation Revolving Loan Fund*

The Land Reclamation Revolving Loan Fund was designed to bridge the gap in the area's existing financial market, and encourage investors to overcome their reluctance to invest in speculative industrial projects.

● *Near Debt to Equity Financing*

Rapidly growing companies face an additional problem of having to raise both the necessary capital for physical plant expansion as well as the working capital needed to finance higher employment levels and increased inventories. The solution to this problem involves an innovative financing method designed to expand the firm's net worth and equity base through fixed asset improvements, without diminishing its borrowing capacity for working capital. Funds are made available through deferred loans with preferred stock as security.

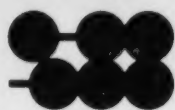
● *Minority Bonding*

Another program operated by the LDC is aimed at answering the financial needs of minority contractors, providing a means for entry into the mainstreams of the construction field. With nearly a half billion dollars in new public construction alone currently in progress, the Minority Assistance Bonding Program provides minority contractors the opportunity to participate more fully in Buffalo's revitalization.

This program is designed to provide financial resources to certified firms that need capitalization or bonding security. Very often minority contractors are excluded from bidding on major construction projects, due to insufficient working capital necessary to obtain the performance bonds required for publicly bid projects. To assist these otherwise qualified contractors, the LDC extends lines-of-credit at low interest rates to eligible firms. Using these funds to leverage additional financing, minority contractors are then able to raise the working capital needed to secure performance bonds and successfully bid on construction projects.

Mr. Anderson is Area Manager of the Buffalo Area Office. Mr. Platt is Rehabilitation Management Specialist (Community Planning & Development) in the Buffalo Area Office.

Lines & Numbers



A Summary of HUD Housing Units for the Elderly*

Construction Programs

Section Number	Program	Status	No. of Projects	No. of Units	Value	Approx. No. Elderly Units	% of Elderly Units	Reporting Period
3.4	Low-Income Public Housing	Active ²	10,750	1,200,000	Not Available	552,000 ¹⁺	46%+	Cumulative thru 9/30/79
Title II	Direct Loans for Housing for the Elderly and Handicapped	Inactive ²	330+	45,275	\$ 574,580,000	45,275	100	Cumulative thru 1972
202		Active ³	1,211	91,716	3,325,074,000	87,522	95	Cumulative thru 5/31/80
231	Mortgage Insurance for Housing for the Elderly	Active	477	64,116	1,082,966,264	64,116	100	Cumulative thru 12/79
221(d)3	Multifamily Rental Housing for Low- and Moderate-Income Families	Active	3,417	346,383	5,337,537,561	55,602	7	Cumulative thru 12/79
221(d)4	Homeownership Assistance for Low- and Moderate-Income Families	Inactive ²	3,874	447,938	8,939,941,234			
235			472,059 ⁷	473,032	8,456,660,790			Total Program Figure thru Revision
	Income Families	Active	40,862	40,893				Cumulative Revised Program thru 5/80
207	Multifamily Rental Housing	Active	2,639	285,108	3,937,745,205	3,421	1.2	Cumulative thru 12/79
236	Rental and Cooperative Assistance for Lower Income Families	Inactive	4,052	434,645	7,479,970,182	53,799	12	Cumulative thru 12/78
202/236	202/236 Conversions	Inactive	182	28,306	482,032,750	28,306	100	Cumulative thru 12/78
232	Nursing Homes and Intermediate Care Facilities	Active	1,271	145,262	1,581,565,981	145,262	100	Cumulative thru 12/79
Non-Construction Programs								
	Existing ⁴	Active	9,446	821,418	N/A	240,742	29	Cumulative thru 5/31/80
8	Low-Income Rental Assistance	New ^{4,5}						
		Construction	8,393	538,561	N/A	290,447	54	Cumulative thru 5/31/80
		Substantial ^{4,5} Rehabilitation	1,650	112,828	N/A	40,107	35	Cumulative thru 5/31/80
312	Rehabilitation Loans	Active ⁶	75,913	N/A	780,225,000	N/A	Approximately 25% of the Loans	Cumulative thru 9/30/79
23	Low Rent Leased Housing	Inactive ²	N/A	163,267	N/A	54,000+	35+	Cumulative thru 12/75

¹Data does not indicate how many of these units are designed specifically for the elderly.

²Figures for original program reported through program revision.

³Figures for revised Section 202/8 represent cumulative project reservations as of 5/31/80.

⁴Figures represent cumulative fund reservations through reporting date.

⁵Figures do not include Section 8 commitments attached to Section 202/8 fund reservations.

⁶Figures represent loan commitments only.

⁷Figures represent number of mortgages.

This table was compiled by the Office of the Special Assistant for Elderly Housing and Special Programs, with the assistance of the Housing Budget Division, Management Information Systems Division, Multifamily and Single Family Insured Branches, and the Data Systems and Statistics Branch, in the Office of Housing.